

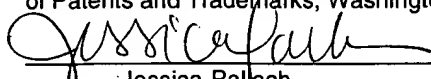
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Jessica Pallach

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:** Banaugh et al.

**Docket No.:** WELL0011

**RECEIVED**

**Serial No. :** 09/703,357

**Art Unit:** 3624

**FEB 12 2003**

**Filed:** 31 October 2000

**Examiner:** Kyle, C. R.

**GROUP 3600**

**Title:** Method and Apparatus for Integrated Payments Processing and Decisioning for Internet Transactions

February 7, 2003

Assistant Commissioner for Patents

BOX NO FEE

Washington, DC 20231

**RESPONSE**

Sir:

This is a Response to the Office Action, dated 08 November 2002, for the above-identified patent application.

Please amend the above application as follows: